ABSTRACT OF THE DISCLOSURE

Systems and methods for providing electronic management of transactional accounts. A computer device is used to provide financial resource allocation and accountability among various groups of accounts, including source accounts and transactional accounts. When a user employs a transactional account to make a purchase, the amount of the purchase is electronically set aside, frozen or otherwise held from a source account and preserved until a payment is required for the transactional account at the close of a billing period. Accordingly, when a payment for the transactional account is required, funds are available for full payment of all purchases made during the billing cycle, thereby affording financial discipline to the user.

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